

FEDERAL SAVINGS BANK,

GRANTOR

TO

WARRANTY DEED

DAN WILLIAMS AND WIFE,  
MARY WILLIAMS,

GRANTEES

For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Federal Savings Bank, formerly known as West Memphis Federal Savings and Loan Association, by and through its authorized officials, does hereby sell, convey and warrant unto Dan Williams, and wife, Mary Williams, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, described as follows, to-wit:

Lot 25, Second Addition, Germanwood Estates Subdivision, situated in Section 28, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 24, Page 33 and 34, Chancery Clerk's Office, DeSoto County, Mississippi.

The warranty in this deed is subject to subdivision and zoning regulations in effect in Olive Branch, DeSoto County, Mississippi, and to rights of way and easements for public roads and public utilities, and to restrictive covenants and easements for Germanwood Estates Subdivision.

Taxes for the year 1991 are to be prorated and possession is to take place upon delivery of this deed.

WITNESS the signatures of the authorized officials of the Grantor, this the 4th day of September, 1991.

FEDERAL SAVINGS BANK

BY: Mary L KellyITS: EVP

ATTEST: Susan Alpe

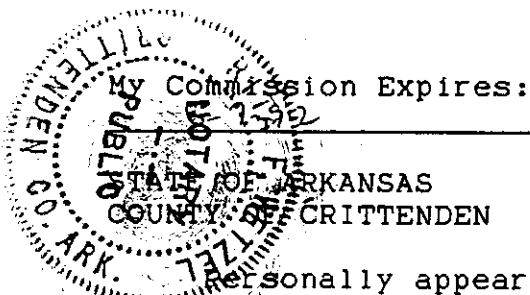
ITS: ANP

STATE OF ARKANSAS  
COUNTY OF CRITTENDEN

Personally appeared before me, the undersigned authority in and for said county and state, within my jurisdiction, the within named, MARY L Kelly, who acknowledged that she is the Exec Vice President, of Federal Savings Bank, formerly known as West Memphis Federal Savings and Loan Association, and that for and on behalf of the said corporation, and as its act and deed, he signed, sealed and delivered the above and foregoing Warranty Deed for the purposes therein mentioned on the day and year therein mentioned, after first having been duly authorized by said corporation so to do.

Given under my hand and official seal of office this the 4th day of September, 1991.

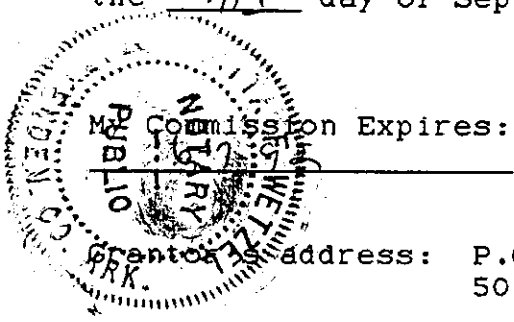
R. J. W. [Signature]  
Notary Public



Personally appeared before me, the undersigned authority in and for said county and state, within my jurisdiction, the within named, SUSAN Alpe, who acknowledged that she is the Asst Vice President, of Federal Savings Bank, formerly known as West Memphis Federal Savings and Loan Association, and that for and on behalf of the said corporation, and as its act and deed, he signed, sealed and delivered the above and foregoing Warranty Deed for the purposes therein mentioned on the day and year therein mentioned, after first having been duly authorized by said corporation so to do.

Given under my hand and official seal of office this the 4th day of September, 1991.

R. J. W. [Signature]  
Notary Public



Grantee's address: P.O. Box 939, West Memphis, Ark. 72301  
501-735-5092; same

Grantees' address: 9086 E. Pigeon Road  
Olive Branch, MS 38654  
601-895-6472  
601-895-6472

STATE MS.-DESO TO CO. 9  
FILED  
SEP '5 9 44 AM '91  
RECORDED 9-6-91  
DEED BOOK 238  
PAGE 1166  
W.E. DAVIS CH. CLK.